



PATENT
Customer No. 22,852
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Douglas W. GERHART, et al.)	Group Art Unit: 3624
)	
Application No.: 10/667,459)	Examiner: Thu Thao HAVAN
)	
Filed: September 23, 2003)	
)	
For: COLLATERALIZED LOAN MARKET)	Confirmation No.: 9476
SYSTEMS AND METHODS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed April 8, 2005, the period for response having been extended to September 8, 2005, by a request for extension of two months and fee payment filed concurrently herewith, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.